City of San Antonio Neighborhood Action Department Application for Owner Occupied Rehabilitation/Reconstruction Program

Date	Process			
April 7-18	Application packets will be available to be picked-up at the NAD Offices at 1400 South Flores and at the following Community Link Customer Service Centers:			
	Claude Black Center	2805 E. Commerce	226-8320	
	Las Palmas Shopping Center	803 Castroville Rd.	207-6545	
	South Park Mall	2310 S.W. Military Dr.	207-6141	
	McCreless Mall	4100 S. New Braunfels	207-6570	
	Valley View Shopping Center	8523 Blanco Rd.	207-6150	
May 10	Staff will be available for accepting applications from 8:00 a.m. to 12:00 p.m. or upon completely processing the required amount of applications for the program. All applications <u>must</u> be signed and all required documentation must accompany the application in order for it to be complete (No Exceptions). The staff will process applicants as follows:			
	 Station 1 – Review the application process. If clear, proceed to next s 		ocumentation, to	
	2. Station 2 – Verify income & establi	sh income eligibility. If clear, pro	ceed to next station.	
	Station 3 – Check title for encumbranext station.	rances and current payment of ta	xes. If clear, proceed to	
	 Station 4 – Obtain credit report and proceed to next station. 	d review, for adherence to criteria	a and policies. If clear,	

Applications will be accepted on a "first come first serve" basis. These procedures allow the program to provide immediate processing of the applications by completing all verifications before logging the applicant for assistance.

weeks for site visit .

5. Station 5 – Check lot size and correct zoning. If clear, proceed to final station.

6. Final Station - Notify applicant that they are eligible and will be contacted within two to three

NOTE: Funding is available for 72 applications. NAD will be certifying an additional 10 applications for a total of 82. Should any one of the first 72 eligible applicants decide not to proceed with the program, they will be replaced with one of the 10 additional applicants on a "first come first serve basis", already pre-qualified.

Program Eligibility Requirements

- 1. Must have a Warranty Deed with clear title to the property.
- 2. All taxes must be current and paid.
- 3. If home is mortgaged, must not have a balance of more than \$5,000.
- 4. Must have valid picture identification (Texas Driver License or Department of Public Safety Picture Identification).
- 5. Must have a Good Credit Rating (no bankruptcy, judgments) or if no credit history has been established, a 12 month current payment history for rent and/or utilities will be the standard with no more than one late payment in a year's time.
- 6. Must have current property insurance or be able to provide it within 30 days from the date the application is approved.
- 7. Must meet HUD established Income Guidelines of 80% of Median Income (see below):

HUD HOME PROGRAM INCOME LIMITS (2/2003)

(**Median Income \$50,500**)

Family of	<30%	31-50%	51-60%	61-80%
1	\$10,605	\$17,675	\$21,210	\$28,280
	\$884	\$1,473	\$1,768	\$2,357
2	\$12,120	\$20,200	\$24,240	\$32,320
	\$1,010	\$1,680	\$2,020	\$2,693
3	\$13,635	\$22,725	\$27,270	\$36,360
	\$1,136	\$1,894	\$2,273	\$3,030
4	\$15,150	\$25,250	\$30,300	\$40,400
	\$1,263	\$2,104	\$2,525	\$3,367
5	\$16,362	\$27,270	\$32,724	\$43,632
	\$1,364	\$2,273	\$2,727	\$3,636
6	\$17,574	\$29,290	\$35,148	\$46,864
	\$1,465	\$2,441	\$2,929	\$3,905
7	\$18,786	\$31,310	\$37,572	\$50,096
	\$1,566	\$2,609	\$3,131	\$4,175
8	\$19,998	\$33,330	\$39,996	\$53,328
	\$1,667	\$2,778	\$3,333	\$4,444

Note: In addition to the above requirements, the property must be zoned residential and the lot size must be a minimum of 3,500 sq ft if reconstruction is required (This will be checked by our office when the application is accepted).

CDBG/HOME REHABILITATION/RECONSTRUCTION PROGRAM

Repayment Requirements

The program will assist homeowners by providing **low-interest loans** or **deferred payment loans** to cover the cost of the needed repairs. **No <u>forgivable loans</u> will be granted.**

LOANS

All eligible loans will be based on the ability to pay and may include a perpetual lien.

- A Low Interest Loan is a loan that will be repaid at an interest rate between 0% and 3% over a specific period of time.
- A Deferred Payment Loan is a loan for which yearly payments are deferred as long as the initial family continues to reside in the rehabilitated home. Payments will be due at sale or transfer of the property.

For clients who are under 30% of the Area Median Income, the loan will be based on the ability to pay and may include a perpetual lien.

For clients between 31% and 60% of the Area Median Income, the repayable portion will be at an interest rate between 0% and 3%. A perpetual lien will be secured against the property.

For clients between 61% and 80% of the Area Median Income, a loan, secured by a perpetual lien against the property, will be made at an interest rate between 0% and 3% for the cost of the rehabilitation.

Repayable Loan Terms

All repayable rehabilitation loans will be made as home improvement loans secured by a lien on the property. The loan term will be dependent upon the amount of funds invested in the property as follows:

Investment	Loan Term
Less than \$5,000	5 years
\$5,000 to \$40,000	10 years
Over \$40,000	15 years

CITY OF SAN ANTONIO NEIGHBORHOOD ACTION DEPARTMENT 1400 SOUTH FLORES SAN ANTONIO, TEXAS 78204

HOME IMPROVEMENT/REPAIR APPLICATION

Th	ne following documents MUST accompany your application before it can be processed.
	☐ Current Picture I.D. (Texas Driver's License or Texas Department of Public Safety I.D.)
	☐ Application for Home Improvement Loan (completed and signed)
	☐ Consent to Release Information (signed)
	☐ Verification of Employment if employed (signed and completed by the employer – both husband and wife, and all members in household
	☐ Copies of last two (2) pay stubs (both husband and wife, and all members in household if applicable)
	☐ IF self-employed, complete copy of Income tax returns for the past two- (2) years
	☐ Copy of all public assistance or retirement checks (Social Security, Civil Service, etc.) or the award letter from the supportive Agency stating the current amount receiving
	☐ If you have rental income, we require a notarized statement of the amount received monthly. (Do yo pay utilities? What is the location of your rental property? What is the mortgage balance and monthly payment? How much do you pay annually for taxes and insurance?
	☐ If you are divorced, a copy of the divorce decree and the Deed from your spouse, if you receive Child support, verification is required
	☐ Copy of paid utility bills (gas, electricity, water) for the last two- (2) months
	☐ Copy of paid receipts for all real estate taxes (County, City and School)
	☐ Copy of Home Insurance Policy
	☐ Warranty Deed – showing clear title or vendor's lien with a mortgage balance of \$5,000, or less (i mortgaged, must bring in payment booklet)

If you cannot make it to the scheduled application date, then you <u>must</u> provide your representative with a copy of a (recorded) **Power of Attorney.**

Please call us at **207-5404**, if you need assistance in completing this application. If you wish to speak to someone in person regarding the application, please visit our office at 1400 South Flores between Cevallos and S. Alamo. Monday - Friday, between the hours of 8:00 a.m. to 4:30 p.m.

Note: Incomplete applications will not be accepted.

SE HABLA ESPANOL

City of San Antonio Neighborhood Action Department APPLICATION FOR HOME IMPROVEMENT PROGRAM

FOR OFFICE USE ONLY

					Cen	nsus Tract:
DATE OF APPLICATI	ON				SHT	TA/Area:
REFFERED BY					Pred	cinct:
					Zon	ning:
					Cou	uncil District:
APPLICANT'S NAME			DATE OF BIRTH	SPOUSE		DATE OF BIRTH
ADDRESS (Number,	Street, Zip)	I		HOME PHONE	NAME & I	PHONE NO. OF RELATIVE
MARITAL STATUS (Check One)			DEPENDENTS		
☐ Married	☐ Divorced			No Ages		
☐ Single	☐ Separated	d		OTHER INDIVIDU	JALS IN HO	USEHOLD:
☐ Widowed	☐ Common-	Law		No Age	19	
NAME AND ADDRES	S OF EMPLOYE	R		NAME AND ADDR		
POSITION OR TITLE			NO. OF YEARS	POSITION OR TIT	ΓLE	NO. OF YEARS
SOCIAL SECURITY N	III IMRER		WORK PHONE	SOCIAL SECURIT	TY NI IMREE	R WORK PHONE
	TAL GROSS MOI					OUSE PAYMENTS
SOURCE Employment * Dividends/Interest Rental Social Security	\$ \$ \$ \$ \$			NAME, ADDRESS	S, AND ZIP (CODE OF NOTEHOLDER
Retirement	\$	\$	\$			
VA, Civil Service OTHER * *	<u>\$</u> \$	<u>\$</u> \$	<u>\$</u> \$	_ Date of Purchase		
TOTAL INCOME	\$	\$	<u>\$</u>	Balance of MortgaTotal Monthly Pay	-	
employer(s).			•			address of your previous monthly amount received.
NOTICE: REGARD	ING "OTHER" II	NCOME: A	limony child support	t or separate mainte	enance MI	JST be revealed. If you do

not choose to have it considered as a basis for repaying this loan, please mark an "X" next to the amount received.

LIST ALL CREDIT/CHARGE AC	COUNTS AND M	IONTHLY EXPE	NSES.	
TO WHOM OWED ACC	OUNT NO.	PAYMENT	BALANCE	ARE PAYMENTS CURRENT?
7.00	00.11.110.	17111112111	5/12/11/02	7.11.2 F.7.1.11.2.11 G.G.1.11.2.11.1
Property Taxes \$	Child Support	\$	Clothing	\$
Home Insurance \$	Child Care	\$	Auto Insurance	e \$
		\$	Gas/Bus Fare	\$
Groceries \$				
Glocelles \$	IVIEUICAI DIIIS	Φ	Health insurant	ce \$
Real Estate – other than on the prop				
payments). If you receive rental inc	come from this prop	perty, please indica	ate the amount received of	on a monthly basis.
Checking Account - Bank Name:		Do	ılance \$	Annual Interest \$
_				·
Savings Account - Bank Name:		Ba	lance \$	Annual Interest \$
Are there any members of your hou	sehold handicappe	d or disabled?	YES □ NO □	
Name of disabled person:				
Length of disability:		Nature of Disability		
VOLUNTARY INFORMATION FOR	GOVERNMENT M	IONITORING PUR	POSES: The information	n concerning Minority Group
Categories, is requested for statistic Minority Families and has no bearing				
AGENCY IS REQUIRED TO NOTE				
RACE: WHITE BLACK/NEO	GRO □ HISPAI	NIC □ AMERI	CAN INDIAN □ ORIE	ENTAL □ OTHER
_		, , , , , , , , , , , , , , , , , , ,	o,	
SEX: MALE FEMALE				
ARE YOU A U.S. CITIZEN?		S D NO D		
ARE YOU A PERMANENT RESIDE	:NI ALIEN? YES	S ∐ NO ∐		
APPLICANT'S CERTIFICATIONS	\		- U	
The applicant (whether one or more application, is given for the purpose				ion furnished in support of this true and complete to the best of the
applicant's knowledge and belief. The				
property to be repaired.				
APPLICANT'S SIGNATURE			DATE	
ALLEGANTS SIGNATURE			DATE	
APPLICANT'S SIGNATURE			DATE	
PENALTY FOR FALSE OR FRAUE				
jurisdiction of any department or age scheme, or device a material fact, o				eals or covers up by any trick, ntations, or makes or uses any false
writing or document knowing the sa	me to contain any fa	alse, fictitious or fra		
\$10,000 or imprisoned not more tha	n tive years, or botl	٦.		

DUE TO LIMITED FUNDING, ASSISTANCE IS LIMITED TO ONE TIME. IF YOU HAVE PREVIOUSLY RECEIVED ASSISTANCE THROUGH THIS AGENCY, YOU ARE NOT ELIGIBLE TO PARTICIPATE IN THE PROGRAM

CONSENT TO RELEASE INFORMATION

I hereby authorize the release of information from your records to the City of San Antonio, Neighborhood Action Department (NAD). This authorization is made in connection with an application that has been made for assistance in repairing your home.

Your prompt reply containing the required information will be appreciated.

Sincerely,

Signature of Applicant

Social Security Number

Social Security Number

Applicant's Home Address

Signature of Applicant

LIST ALL OTHER RESIDENTS AND THEIR INCOME BELOW

(If more room is needed, please attach another sheet.)

Name of Resident	Age:
Relationship to Applicant	
How long has this person lived with you?person will move within the next year?	If less than 12 months do you anticipate that this
Resident Social Security number:	
Monthly Gross Income \$	
Type of Public Assistance: (Social Security, AFD	PC, CSA, etc.)
	Age:
Relationship to Applicant	
How long has this person lived with you?person will move within the next year?	If less than 12 months do you anticipate that this
Resident Social Security number:	
Monthly Gross Income \$	
Employer's Name and Address:	
	OC, CSA, etc.)
	Age:
Relationship to Applicant	
How long has this person lived with you?person will move within the next year?	If less than 12 months do you anticipate that this
Resident Social Security number:	
Resident Social Security number: Monthly Gross Income \$	

REQUEST FOR VERIFICATION OF EMPLOYMENT

DATE OF THIS REQUEST_____

APPLICANT'S NAME, ADDRESS, ZIP CODE	EMPLOYER'S NAM	ME, ADDRESS, ZIP	CODE
AUTHORIZATION BY APPLICANT I authorize my employer to furnish the data regarding my employment as requested below.	improvement loan	dentified has app n. The applicant h	olied for a home as authorized NAD urce named in the
Signature	application. Your	verification of em	ployment is for the
Social Security No		d and return this fo	nt. Please furnish orm, using the self-
Date	addiessed envelo	pe provided.	
EMPLOYER'S	VERIFICATION		
Position held		oyee works less thar average hours worke	
Dates of Employment	Hourly	Hrs. Per Week	Annual
FROM TO	\$		\$
Probability of continued employment	Additional Compensation	on (Actual amounts rece	ived past 12 months)
REMARKS	Overtime	\$	
	Commissions	\$	
	Bonus	\$	
	If applicant is in mili basis as follows:	itary service, provide	income on monthly
	Base Pay	\$	
	Quarters and Subsi	stence \$	
	Flight/Hazard Duty F	Pay \$	
Signature of Employer		CITY OF SAN ANTON	
The above information is furnished in strict confidence, in response to your request.	NEIGHBORHOOD ACTION DEPARTMENT 1400 SOUTH FLORES SAN ANTONIO, TEXAS 78204		S
	ATTENTION: HOUSI	NG OPERATIONS DE	EPARTMENT
Signature			
Title			
Date			

REQUEST FOR VERIFICATION OF MORTGAGE OR DEED OF TRUST

DATE OF THIS REQUEST_____

APPLICANT'S NAME, ADDRI	ESS, ZIP CODE	MORTGAGEE'S NAME, ADDRESS, ZIP CODE		
AUTHORIZATION BY APPLICANT I authorize the mortgagee to furnish the information regarding the mortgage identified above. Signature Date		ACCOUNT NO. NOTE TO MORTGAGEE/NOTE HOLDER The applicant identified herein has applied for a home improvement loan. The applicant has authorized NAD to obtain verification of the status of existing mortgages on the property from any source named in the application. The requested information in this verification of mortgage is for the confidential use of this Department. Please furnish the information requested, and return in the self-addressed envelope provided.		
	MORTGA	GE DATA		
Date of Mortgage	Date of Maturity	Type of Mortgage:		
Original Mortgage Amount	Present Balance	□ CONVENTIONAL □ FHA □ CONTRACT OF SALE □ VA		
PAYMENTS		Are payments current?		
Principal and Interest Mortgage Insurance Premium Real Estate Taxes Property Insurance TOTAL MONTHLY MORTGAGE \$		☐ YES ☐ NO If not current, amount in arrears \$ Number of payments in arrears		
REMARKS		State the amount of termination fee or prepayment penalty payable upon full repayment of the loan.		
		\$		
Signature of Mortgagee		Has this account been satisfactory?		
Signature		☐ YES ☐ NO		
Title		RETURN TO: CITY OF SAN ANTONIO NEIGHBORHOOD ACTION DEPARTMENT 1400 SOUTH FLORES		
Date		SAN ANTONIO, TEXAS 78204 ATTENTION: HOUSING OPERATIONS DEPARTMENT		

REFERRAL NUMBER LIST

Consumer Credit Counseling Service		6851 Citizens Parkway, Suite 100	210 979-4300	
Bexar County Tax Off	rice (Main Office)	233 N. Pecos at W. Martin	210 335-6628	
Legal Aid Association	(Downtown) (East Side)	434 S. Main, Suite 300 2039 E. Houston	210 227-0111 210 226-9356	
Legal Aid for the Elde	rly		210 362-5248	
Dept. of Public Safety & Driver License)	(Picture I.D.	1258 Babcock 1803 Gen. McMullen 6502 S. New Braunfels 9834 Perrin Beitel	210 737-1911 210 436-6611 210 531-2240 210 655-8102	

NON-PROFIT ORGANZATIONS

Neighborhood Housing Services	847 Steves Ave.	210 533-6673
San Antonio Alternative Housing	1215 S. Trinity	210 224-2349
U.U. Housing	2015 N. Main	210 731-8203

DEPARTMENT OF ZONING

For any zoning issues, please call any of the following numbers.

207-5502

207-5503

207-7970

207-7915